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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No. 20-20387-CMB

Reporting Period: July, 2020

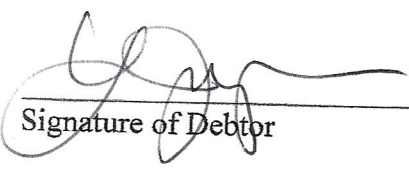
MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)		
Bank Reconciliation		/	
Copies of bank statements		/	
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


 Signature of Debtor

10-2-20
 Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)
 (10/00)

Debtor

Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	
Total Accounts Receivable at the beginning of the reporting period	Amount
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	
0 - 30 days old	Amount
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month		Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.			
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.			
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.			
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.			

Debtor

Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

**"Insider" is defined in 11 U.S.C. Section 101(31).

Debtor

Reporting Period: _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<u>Other Income</u>		
<u>Other Taxes</u>		
<u>Other Ordinary Disbursements</u>		
<u>Other Reorganization Expenses</u>		

Debtor

Reporting Period:

July, 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	11,582.88	
RECEIPTS		
Wages (Net)		
Interest and Dividend Income	7,010.38	81,312.12
Alimony and Child Support	.29	2.18
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		
Total Receipts	1,400.52	21,474.10
	8,411.19	102,786.40
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		
Rental Payment(s)		34,000.00
Other Secured Note Payments		
Utilities		
Insurance	2,078.50	
Auto Expense		
Lease Payments	527.22	664.32
IRA Contributions	811.00	1,600.00
Repairs and Maintenance		2,300.00
Medical Expenses		883.00
Household Expenses	283.02	566.07
Charitable Contributions	2,948.86	19,543.57
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property	TRANSFERS to DPT	
Taxes - Other (attach schedule)	HUSBAND	12,050.00
Travel and Entertainment	350.00	875.00
Gifts		287.00
Other (attach schedule)		
Total Ordinary Disbursements	500.00	6,680.87
	7,498.60	76,449.75
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	7,498.60	76,449.75
Net Cash Flow (Total Receipts - Total Disbursements)	912.59	26,338.65
Cash - End of Month (Must equal reconciled bank statement)	12,495.47	12,495.47



L JOYCE EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER: ~~XXXX~~ 529586
STATEMENT DATE: 07/22/20 THRU 08/21/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	5,414.22	4,816.46	7,010.66	7,608.42	6,538.81	0.05%	0.28
EVERYTHING SV	1,579.46	75.00	500.40	2,004.86	1,689.94	0.28%	0.40

SEQUENTIAL CHECK LISTING
(*INDICATES A BREAK IN THE CHECK SEQUENCE)

CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT
2165	420.00						

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
07/22	POS WINE AND SPIRITS	40.65	07/29	POS CASH APP*	140.00
	MC WEXFORD PA			MC 4153753176 CA	
07/22	POS APPLE.COM/BILL	37.41	07/29	POS CASH APP*	25.00
	MC 1111111111 CA			MC 4153753176 CA	
07/23	POS APPLE.COM/BILL	10.69	07/29	POS DUNKIN #357081	6.67
	MC 866-712-7753 CA			MC PITTSBURGH PA	
07/24	POS DUNKIN #343581 Q	12.89	07/29	POS AMZN Mkt US*MV4	29.63
	MC WEXFORD PA			MC Amzn.com/bill WA	
07/25	POS LA STUDIO NAIL &	148.00	07/30	POS AMZN Mkt US*MF0	86.90
	MC PITTSBURGH PA			MC Amzn.com/bill WA	
07/25	POS GET GO #3 140 To	49.71	07/30	POS AMAZON.COM*MV59R	136.00
	PIN Wexford PA			PIN SEATTLE WA	
07/26	POS SHEETZ 0327	6.41	07/31	DIR CAPGEMINI 1222575929	3,505.18+
	PIN MONROEVILLE PA			REG.SALARY	
07/26	ATM PNC BANK 2100 MOSSIDE	60.00	08/03	ECK MACYS CITIAUTFDR	100.00
	MONROEVILLE PA			AUTO PYMT	
07/26	POS APPLE.COM/BILL	3.73	08/04	POS APPLE.COM/BILL	9.99
	MC 866-712-7753 CA			MC 866-712-7753 CA	
07/26	POS APPLE.COM/BILL	3.73	08/04	POS APPLE.COM/BILL	18.14
	MC 866-712-7753 CA			MC 866-712-7753 CA	
07/27	POS APPLE.COM/BILL	24.58	08/04	ONL TRANSFER DOLLAR BANK INTERNET	175.00
	MC 866-712-7753 CA			TO 51674652324	
07/27	POS IPHONE CITIZENSO	64.50	08/10	POS Amazon.com*MF4N3	46.48
	MC BRIDGEPORT CT			MC Amzn.com/bill WA	
07/27	POS CASH APP*WAYNE	100.00	08/10	ECK ARMSTRONG UTIL 1222528268	149.50
	MC 4153753176 CA			8772775711	
07/27	DIR NEW YORK LIFE 1135582869	151.00	08/11	POS WWW.BOOHOO.COM	100.10
	INS. PREM.			MC ONLINE NY	
07/28	ONL TRANSFER DOLLAR BANK INTERNET	100.00	08/11	POS APPLE.COM/BILL	10.67
	TO 51674652324			MC 866-712-7753 CA	
07/28	ONL TRANSFER DOLLAR BANK INTERNET	300.00	08/11	CHK 2165 SEQ# 18023823	420.00
	TO 51674652449		08/13	POS AMZN Mkt US*MM1	30.48
07/28	ECK WESTVIEW WATER 1256000510	290.91		MC Amzn.com/bill WA	
	WEB PAY				



XXXXXX586

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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
08/14	DIR CAPGEMINI 1222575929 REG.SALARY	3,505.20+	08/19	POS APPLE.COM/BILL	42.77
08/14	ONL TRANSFER DOLLAR BANK INTERNET TO 51674652449	500.00	MC 866-712-7753 CA		
08/14	POS APPLE.COM/BILL	0.99	08/19	POS APPLE.COM/BILL	10.69
MC 866-712-7753 CA			MC 866-712-7753 CA		
08/15	ONL TRANSFER DOLLAR BANK INTERNET TO 41674599586	500.00	08/19	POS Amazon.com*MM04T	15.78
08/17	POS Amazon.com*MM5E3	37.48	MC Amzn.com/bill WA		
MC Amzn.com/bill WA			08/20	POS MT ARARAT COMMUN	700.00
08/17	POS Amazon.com*MF18T	15.89	MC 4124411852 PA		
MC Amzn.com/bill WA			08/20	POS APPLE.COM/BILL	17.10
08/17	POS APPLE.COM/BILL	12.80	MC 866-712-7753 CA		
MC 866-712-7753 CA			08/21	DIR VIVINT J203754038	74.19
			VIVINT		
			08/21	INT INTEREST CREDIT	0.28+

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
08/15	ONL TRANSFER DOLLAR BANK INTERNET FROM 51674599586	500.00+	08/21	INT INTEREST CREDIT	0.40+
08/21	ONL TRANSFER DOLLAR BANK INTERNET TO 51674652324	75.00			

2020 TAX INFORMATION:

EVERYTHING CK: INTEREST CREDITED YEAR-TO-DATE 2.70+ INTEREST WITHHELD YEAR-TO-DATE 0.00
EVERYTHING SV: INTEREST CREDITED YEAR-TO-DATE 2.66+ INTEREST WITHHELD YEAR-TO-DATE 0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	576.00
TOTAL RETURNED UNPAID ITEM FEES	.00	36.00

ACCOUNT BALANCES MAINTAINED DURING JULY

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$3,504.41	\$5,587.19	\$1,228.94	\$1,543.62	\$7,130.81

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.



XXXX9586

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BANKING CARD ACTIVITY FOR JULY

THERE ARE NO CHARGES FOR BANKING CARD USE IN JULY

	CHECKING		SAVINGS	
	# OF	TOTAL	# OF	TOTAL
	USES	CHARGED	USES	CHARGED
ATM ACTIVITY (ATM)				
-NON-DOLLAR ATM ACTIVITY	1	.00		
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	12	.00		
-MASTERCARD PURCHASES (MC)	35	.00		
THE TOTAL CHARGE:	48	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR JULY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

VISIT DOLLAR.BANK/REFER FOR
DETAILS ON EARNING EXTRA CASH!



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

US002 BR934

LOIS JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

1 OF 2

Beginning June 24, 2020
through July 23, 2020

Checking

SUMMARY

Balance Calculation

Previous Balance	4,837.89
Checks	.00 -
Withdrawals & Debits	499.16 -
Deposits & Credits	1,400.00 +
Current Balance	5,738.73 =

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DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking
~~62145-922-6~~

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.

You made at least 1 deposit.

Good news! The monthly maintenance fee was waived based on your account activity.

Your next statement period will end on August 25, 2020.

Previous Balance

4,837.89

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
06/24	17.19	1509 Dbt Purchase - 1 Mcdonald's F20464 Glen Allen VA
06/26	4.66	1509 Dbt Purchase - 1 Mcdonald's F16260 Littlestown PA
06/26	199.00	1509 POS Debit - 216378 Sp * Tamaramellon.866 NY
06/29	7.04	1509 Dbt Purchase - 1 Mcdonald's F6141 Mars PA
06/29	18.16	1509 POS Debit - 302449 CVS/Pharmacy # Wexford PA
06/30	34.38	1509 POS Debit - 430008 Market Distric Wexford PA
07/01	4.96	1509 Dbt Purchase - 357000 Dunkin #357081 Pittsburgh PA
07/03	24.84	1509 Dbt Purchase - 231005 Rite Aid Store - 4millsboro DE
07/06	10.98	1509 POS Debit - 999999 Walgreens Store 20cranberry Towpa
07/06	58.21	1509 POS Debit - 999999 Walgreens Store 20cranberry Towpa
07/07	5.00	1509 Dbt Purchase - 291000 Rite Aid Store - 7wexford PA
07/10	6.05	1509 Dbt Purchase - 1 Mcdonald's F714 Wexford PA
07/10	39.17	1509 Dbt Purchase - 468389 Ichiban Steakhouse412-78 0 PA
07/14	5.00	1509 Dbt Purchase - 271009 Medical Center Garpittsburgh PA
07/17	47.86	1509 POS Debit - 999999 Get Go #3043 140 Twexford PA
07/20	4.39	1509 Dbt Purchase - 1 Mcdonald's F7560 Pittsburgh PA
07/22	5.00	1509 POS Debit - 215971 Www.CVS.Com 888-607-42 87 IN
07/23	4.27	1509 Dbt Purchase - 343500 Dunkin #343581 Q35wexford PA

Other Withdrawals & Debits

Date	Amount	Description
07/23	3.00	Service Charge Statement Delivery



Total Withdrawals & Debits

499.16



Checking Account Statement

1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

2 OF 2

Beginning June 24, 2020
through July 23, 2020

Checking continued from previous page

Deposits & Credits

Date	Amount	Description
07/09	1,400.00	Deposit

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BANKRUPTCY CASE 20 20387 CMB

One Deposit Checking

~~XXXXXXXX~~ 922-6

+ Total Deposits & Credits
1,400.00

= Current Balance
5,738.73

Daily Balance

Date	Balance	Date	Balance	Date	Balance
06/24	4,820.70	07/03	4,527.66	07/14	5,803.25
06/26	4,617.04	07/06	4,458.47	07/17	5,755.39
06/29	4,591.84	07/07	4,453.47	07/20	5,751.00
06/30	4,557.46	07/09	5,853.47	07/22	5,746.00
07/01	4,552.50	07/10	5,808.25	07/23	5,738.73

NEWS FROM CITIZENS

--Online and mobile banking make it easy to bank from anywhere, even your couch. Enroll in Online Banking at citizensbank.com - after that, it's easy to set up our mobile app*. Use either online banking or the app to send money to friends and family via Zelle(R)1, view your balances and transactions, transfer funds between accounts or pay bills. You can also deposit checks remotely within the mobile app. We're made ready together.

*Wireless carrier charges may apply.

1 Must have a bank account in the U.S. to use Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Don't use Zelle to send money to people you don't know.

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a \$10 expense) could add up to \$1,560 in savings at the end of one year. Make a goal to pack your lunch a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement \$ _____
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

+ \$ _____
Total of 2

3 Subtotal by adding 1 and 2

= \$ _____
Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

- \$ _____
Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance

= \$ _____
Total

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes) Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

OVERDRAFT LINES OF CREDIT

BILLING RIGHTS SUMMARY

What To Do If You Think You Find a Mistake On Your Statement:

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank.